



NEWSLETTER

NORTH CAROLINA DISTRICT OFFICE

December 2006

Ben Craig Center Celebrates 20 Years Of Service

Did you know there are approximately 30 incubators in NC? The Ben Craig Center is one of the oldest and celebrated 20 years of service to the Charlotte area. The Center was founded as a joint venture between the University of North Carolina at Charlotte, and Charlotte's private business sector. Originally called the University Incubator Center, it was founded on the mission to help young, high growth companies get on their feet prior to moving out and opening offices elsewhere.

The center started out on North Tryon Street and in 1990 moved to its current location at 8701 Mallard Creek Road. It was renamed the Ben Craig Center after its first chairman.

Today the center offers the Ben Craig Center Accelerator Services to companies in a 90 mile radius of Charlotte. This consists of advisory services in areas of sales, marketing, finance, accounting and management. The center offers education events and seminars that focus on the challenges entrepreneurs face on a daily basis. The center assisted in creating over 1,100 jobs and graduated over 100 small businesses from its incubator program. For more information call 704-548-1090.

North Carolina Veterans Resource Page

Are some of your clients veterans? Have you seen the new veteran page on the SBA North Carolina website, http://www.sba.gov/nc/NC_VETERANS_RESOURCE.html? The web page offers information to veterans who want to start a business, or expand the one they have. Veterans will find links to the following: counseling and training resources, training calendar, financing and one-on-one assistance by our Veterans Business Development Officer.

The Veterans Business Development Officer is Glenn Harris and he can be reached at (704) 344-6585 or email at glenn.e.harris@sba.gov.

Top 7 Principles For Transforming Your Business From Mediocre To Great

Below are the top 7 essential ingredients for cultivating greatness within a business:

1. Know what your business stands for and live those values. What values does your business stand for? What practices have you developed to live those values daily?
2. Know your compelling "Why." For what "transcendent" purpose does your business exist? How does your business make a difference in your customers' lives?
3. Always seek the edge. How can you "take more out of yourself than you've got" to achieve the seemingly impossible in your business?
4. Dare to be different. Wealth-building businesses are not simply "executing better" -- they're radically changing the rules of the success game in their field or industry. Where in your business can you break the rules? How can you set yourself apart from the crowd in your industry?
5. Find models of greatness. Within every industry, every geography, every career path, there are examples of greatness everywhere. Find those people, those businesses that inspire you the most. What is it about them you would like to emulate? What changes can you make today to be like them?
6. Know the end in mind. Great businesses decide their future. They are not dictated by it. They know exactly where they want to be, by when, how, and then persist in getting there. What decisions have you made about your business future?
7. Commit to personal greatness. Your business is a direct reflection of where you are at. To build a great business, you must commit to your own personal greatness.

Information contained in this article was created by Denise Corcoran, BusinessKnow-How.com

Active Lender Rankings FY 2006 YTD: October 1, 2006 – November 30, 2006

	7(a)		504	504
Lender	Approvals	Gross 7(a) \$'s	Participation Loans	Participation \$'s
Superior Financial Group	61	\$ 507,500		
Bank of America	46	\$ 1,079,300	1	\$ 672,500
Capital One Federal Savings	23	\$ 1,095,000		
Business Loan Center	18	\$ 1,567,400		
Surrey Bank & Trust	14	\$ 1,861,000		
Innovative Bank	13	\$ 195,000		
CIT	12	\$ 7,088,700		
Wachovia	10	\$ 7,219,900		
BB&T	9	\$ 1,426,500		
Self Help Credit Union	7	\$ 503,000		
Bank of Granite	5	\$ 1,460,400	2	\$ 3,022,000

Certified Development Corps.		
Self-Help Ventures Fund	15	\$ 11,942,000
BEFCO	6	\$ 5,206,000
Centralina Dev.	4	\$ 1,903,000

Reminder: “Small Business Days” Schedule

The North Carolina District Office is offering “Small Business Days” at the following chambers. “Small Business Days” will offer chamber members and other small business owners the opportunity to discuss SBA loan programs with an SBA Marketing and Outreach Specialist. The Chamber will schedule the appointments for the business owners.

Location	Day	Hours	Phone Number
Cary	Third Wednesday	10 a.m.- 2 p.m.	919-467-1016
Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro	First Tuesday	10 a.m.- 2 p.m.	336-510-1234
Hendersonville	Third Friday	10 a.m.- 2 p.m.	828-692-1413
Hickory	Third Tuesday	10 a.m.- 2 p.m.	828-328-6000 x224
Mooreville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

Small Business Loans

Does your client need a small business loan? Does he or she have a start up business and need a loan under \$15,000? Do you know about the CommunityExpress Loan Program? These loans serve women, minorities, veterans and low to moderate income areas. Our training calendar is your source for the workshops in your area.

These workshops offer on the spot loan applications and assistance with the application. Local technical assistance providers are available to answer questions and accept applications.

Have you attended one of these workshops? Check out our web calendar for the workshop in your area. For more information on the CommunityExpress Loan Program and the technical assistance providers go to: www.sba.gov/nc/nc_communityexpressnc.html.

Give Us Your Success Stories

We are looking for borrowers to participate in the SBA's SUCCESS STORY program. Do you know an SBA client that meets the criteria below? Would you like to showcase your organization on our website? The Success Story Database is a listing of small businesses that have received SBA assistance.

This list is used to provide information on these small firms to local and national media. These newspapers, radio and TV stations may use this information for profiles, special interest and other types of stories. The SBA also uses this list to highlight local firms while doing radio and TV interviews.

Success story firms should:

- Be in business for at least 3 years
- Show an increase in the number of employees or growth in revenues
- Provide examples of contributions to the community

Please call Mike Ernandes at 704-344-6588 or e-mail mike.ernandes@sba.gov with the name and contact information of any firms that you think might be interested in increased media opportunities.

Have You Viewed The SBA Training and Events Calendar?

Do your clients need to write a business plan? Learn how to advertise effectively? Need financing to start or expand their businesses? Our training calendar has workshops, classes, events and programs to meet your client's needs. New spring schedules will be starting. Have you surfed over lately?

Training Activities and Events

Let us help you promote your training activities and seminars. We can post them to our website calendar. Four weeks lead-time is required. E-mail updates to april.gonzalez@sba.gov or call (704) 344-6811.

Online Training

The North Carolina District Office offers SBA Programs and Services Training every Friday. From 9 to 10 a.m. and again at 12:30 to 1:30 p.m., an SBA District employee will provide live training through "Ready Talk" software. Your clients can call in and sign into the website for a live PowerPoint presentation.

SBA loan programs, counseling, and government contracting will be highlighted. This can be a useful tool for you to refer to your start-up clients. It can also be a refresher course for you and your fellow counselors.

Go to: www.sba.gov/nc/trainonline.html to register and for more information.

North Carolina Resource Guide

The new 2006 resource guide, co-sponsored by Reni Publishing and the SBA, is available online for you and your client. Go to: www.reni.net/guides and click on North Carolina.

Quote of the Month

"If your ship doesn't come in, swim out to it!"
- Jonathan Winters

Joyous Holiday Greetings

